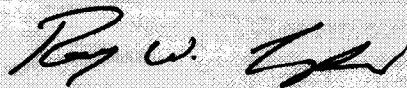


Management Letter of Responsibility

The Consolidated Condensed Financial Statements in this Summary Annual Report were derived from the Consolidated Financial Statements that appear in the Financial Supplement to the 2004 Annual Report on Form 10-K, and to the 2005 Proxy Statement. Management of Whirlpool Corporation is responsible for the accuracy and completeness of the information in this Summary Annual Report. The financial and operating information was prepared from the Company's accounting records, books and accounts which, in reasonable detail, accurately and fairly reflect all material transactions. The Company maintains a system of internal controls designed to provide reasonable assurance that the Company's accounting records, books and accounts are accurate and that transactions are properly recorded in the Company's books and records, and the Company's assets are maintained and accounted for, in accordance with management's authorizations. The Company's accounting records, policies and internal controls are regularly reviewed by an internal audit staff.

The Audit Committee of the Board of Directors of the Company appointed Ernst & Young LLP, an independent registered public accounting firm, to audit the Consolidated Financial Statements included in the Financial Supplement to the 2004 Annual Report on Form 10-K, and to the 2005 Proxy Statement. Their report on the Consolidated Financial Statements is included in the Financial Supplement. Their report on the Consolidated Condensed Financial Statements appears below.



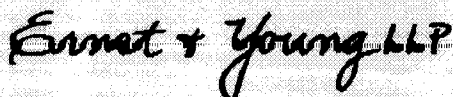
Roy W. Templin
Executive Vice President and Chief Financial Officer
March 4, 2005

Report of Independent Registered Public Accounting Firm on Consolidated Condensed Financial Statements

The Stockholders and Board of Directors
Whirlpool Corporation
Benton Harbor, Michigan

We have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States) the consolidated balance sheets of Whirlpool Corporation as of December 31, 2004 and 2003, and the related consolidated statements of operations, stockholders' equity, and cash flows for each of the three years in the period ended December 31, 2004 (not presented separately herein), and in our report dated March 4, 2005, we expressed an unqualified opinion on those consolidated financial statements that included an explanatory paragraph that discussed a change in accounting principles related to goodwill and other intangible assets. In our opinion, the information set forth in the accompanying consolidated condensed financial statements (presented on pages 25 through 28) is fairly stated, in all material respects, in relation to the consolidated financial statements from which it has been derived.

We also have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States), the effectiveness of Whirlpool Corporation's internal control over financial reporting as of December 31, 2004, based on criteria established in Internal Control-Integrated Framework issued by the Committee of Sponsoring Organizations of the Treadway Commission and our report dated March 4, 2005 expressed an unqualified opinion thereon.



Chicago, Illinois
March 4, 2005

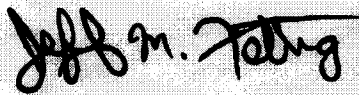
Management's Report on Internal Control Over Financial Reporting

The management of Whirlpool Corporation is responsible for establishing and maintaining adequate internal control over financial reporting. Whirlpool's internal control system is designed to provide reasonable assurance to the Company's management and board of directors regarding the reliability of financial reporting and the preparation and fair presentation of published financial statements.

All internal control systems, no matter how well designed, have inherent limitations. Therefore, even those systems determined to be effective can provide only reasonable assurance with respect to financial statement preparation and presentation.

The management of Whirlpool assessed the effectiveness of the Company's internal control over financial reporting as of December 31, 2004. In making this assessment, it used the criteria set forth by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) in *Internal Control-Integrated Framework*. Based on our assessment and those criteria, management believes that the Company maintained effective internal control over financial reporting as of December 31, 2004.

Whirlpool Corporation's independent registered public accounting firm has issued an audit report on our assessment of the Company's internal control over financial reporting. This report appears on page 31.



Jeff M. Fettig
Chairman of the Board, President and
Chief Executive Officer
March 4, 2005



Roy W. Templin
Executive Vice President and
Chief Financial Officer
March 4, 2005